

<b>Information to identify the case:</b>		
Debtor 1	<b>Russell Carter Feller</b>	Social Security number or ITIN <b>xxx-xx-8536</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2 (Spouse, if filing)	<b>Janell Kaye Feller</b>	Social Security number or ITIN <b>xxx-xx-2039</b>
	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>District of Utah</b>		Date case filed for chapter 13: <b>8/25/19</b>
Case number: <b>19-26233 WTT</b>		

Official Form 309I (12/17)

## Notice of Chapter 13 Bankruptcy Case

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)). Case status information is available at no charge through "Simple Case Lookup" on the court's website ([www.utb.uscourts.gov](http://www.utb.uscourts.gov)) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029 #85.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Russell Carter Feller	Janell Kaye Feller
2. All other names used in the last 8 years		
3. Address	885 North Old Farms Road Dammeron Valley, UT 84783	885 North Old Farms Road Dammeron Valley, UT 84783
4. Debtor's attorney Name and address	Geoffrey L. Chesnut Red Rock Legal Services, P.L.L.C. 491 N. Bluff Street Suite 301 St. George, UT 84770	Contact phone 435-634-1000 Email: <a href="mailto:courtmailrr@expresslaw.com">courtmailrr@expresslaw.com</a>
5. Bankruptcy trustee Name and address	Lon Jenkins tr 405 South Main Street Suite 600 Salt Lake City, UT 84111	Contact phone (801) 596-2884 Email: <a href="mailto:utahtrusteemail@ch13ut.org">utahtrusteemail@ch13ut.org</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>

<p><b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. Debtors may appear by either video conference or in-person at the address provided.</p>	<p>The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>	<p>Meeting to be held on: <b>Oct. 18, 2019 at 10:00 AM</b>  Location: <b>By Video Conference or In-Person at 405 South Main Street, Suite 250, Salt Lake City, UT 84111</b></p>
<p><b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b></p> <hr/> <p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline:</b> <b>12/17/19</b></p> <p><b>Filing deadline:</b> <b>11/4/19</b></p> <p><b>Filing deadline:</b> <b>2/21/20</b></p> <hr/> <p><b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p><b>9. Filing of plan and confirmation hearing on docket</b>  <b>Objections to Confirmation</b></p>	<p>The debtor has not filed a plan as of this date. A copy of the plan will be sent separately. The hearing on confirmation will be held on: <b>11/14/19 at 10:30 AM</b> Location: <b>5th District Court, State of Utah, 206 West Tabernacle, Courtroom 2B, St. George, UT 84770</b></p> <p>Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.</p>	
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of Utah

In re:  
 Russell Carter Feller  
 Janell Kaye Feller  
 Debtors

Case No. 19-26233-WTT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 1088-4

User: jtt  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Sep 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2019.

db/jdb +Russell Carter Feller, Janell Kaye Feller, 885 North Old Farms Road,  
 Dammeron Valley, UT 84783-5203  
 aty #+Brian Scott Welker, Vial Fotheringham, LLP, 515 South 400 East, Suite 200,  
 Salt Lake City, UT 84111-3570  
 aty +Quinn A. Sperry, Morris Sperry, 7070 South Union Park Center, Suite 220,  
 Midvale, UT 84047-6009  
 cr +Dammeron Valley Landowners Association, Inc., Morris Sperry,  
 7070 South Union Park Center, Ste 220, Midvale, UT 84047, UNITED STATES 84047-6009  
 11402968 Advanced Health and Pain Center, 301 E 200 N #1, Saint George, UT 84770  
 11402969 Air Care Professionals, 297 West Hilton #2, Saint George, UT 84770-2202  
 11402972 +Bennett Law PLLC, 10542 South Jordan Gateway, Ste 200, South Jordan, UT 84095-4182  
 11402975 Citibank-The Home Depot, PO Box 790040, Saint Louis, MO 63179-0040  
 11402976 +Clarkson & Associates, LLC, PO Box 1630, Saint George, UT 84771-1630  
 11402977 +Clarkson Draper & Beckstrom, 162 North 400 East Ste A-204, Saint George, UT 84770-7137  
 11402980 Dammeron Valley Landowners Association, Morris Sperry,  
 7070 South Union Park Center, Ste. 220, Midvale, UT 84047-6009  
 11402982 Echo Global Logistics, 3156 Quarry Rd. #J, Park City, UT 84098-4778  
 11402983 +Edwin B Parry Law Office, P O Box 25727, Salt Lake City, UT 84125-0727  
 11402988 Keisuke Ishijima, 6681 Country Club Dr., Minneapolis, MN 55427-4601  
 11402989 +Living Scriptures, 3625 Harrison Blvd, Ogden, UT 84403-2022  
 11402990 +Lundberg & Associates, 3269 South Main, #100, Salt Lake City, UT 84115-3773  
 11402991 +Mack Sorenson, 1303 Canyon Trails Dr., Dammeron Valley, UT 84783-5506  
 11402995 +Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St,  
 Reading, PA 19601-3544  
 11402999 +Steven Day & Snofield Rock Productions, 1001 South Joe Cir., Saint George, UT 84790-4024  
 11403002 +Utah Labor Commission, 160 East 300 South Third Floor, PO Box 146630,  
 Salt Lake City, UT 84114-6630  
 11411170 +Wilmington Savings Fund Society, FSB, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170,  
 Duluth, GA 30097-8461

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: courtmailrr@expresslaw.com Sep 12 2019 02:25:57 Geoffrey L. Chesnut,  
 Red Rock Legal Services, P.L.L.C., 491 N. Bluff Street, Suite 301, St. George, UT 84770  
 tr +E-mail/Text: bnc@chl3ut.org Sep 12 2019 02:27:54 Lon Jenkins tr, 405 South Main Street,  
 Suite 600, Salt Lake City, UT 84111-3408  
 11402971 +EDI: AMEREXPR.COM Sep 12 2019 05:58:00 American Express, Correspondence, PO Box 981540,  
 El Paso, TX 79998-1540  
 11402970 EDI: BECKLEE.COM Sep 12 2019 05:58:00 American Express, c/o Becket and Lee LLP,  
 PO Box 3001, Malvern, PA 19355-0701  
 11402979 E-mail/Text: kford@curecovery.com Sep 12 2019 02:28:05 CU Recovery, 26263 Forest Blvd.,  
 Wyoming, MN 55092-8033  
 11402973 +EDI: CAPITALONE.COM Sep 12 2019 05:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 11416509 EDI: CAPITALONE.COM Sep 12 2019 05:58:00 Capital One Bank (USA), N.A.,  
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083  
 11402974 +E-mail/Text: cswelch@chartway.com Sep 12 2019 02:27:33 Chartway Credit Union,  
 1025 West Red Cliffs Dr., Washington, UT 84780-1518  
 11402978 EDI: CREDPROT.COM Sep 12 2019 05:58:00 Credit Protection Assoc., PO Box 802068,  
 Dallas, TX 75380-2068  
 11402981 +EDI: DISCOVER.COM Sep 12 2019 05:58:00 Discover Bank, Discover Products Inc,  
 P O Box 3025, New Albany, OH 43054-3025  
 11402985 +EDI: IIC9.COM Sep 12 2019 05:58:00 I. C. System, Inc., PO Box 64378,  
 Saint Paul, MN 55164-0378  
 11402986 EDI: IRS.COM Sep 12 2019 05:58:00 Internal Revenue Service,  
 Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346  
 11402987 E-mail/Text: Bankruptcy@jmlaw.com Sep 12 2019 02:28:14 Johnson Mark LLC, PO Box 7811,  
 Sandy, UT 84091-7811  
 11402992 +EDI: MID8.COM Sep 12 2019 05:58:00 Midland Credit Management, P O Box 2036,  
 Warren, MI 48090-2036  
 11402993 +EDI: MID8.COM Sep 12 2019 05:58:00 Midland Funding LLC, Midland Credit Management,  
 P O Box 2011, Warren, MI 48090-2011  
 11402994 EDI: PRA.COM Sep 12 2019 05:58:00 Portfolio Recovery, Attn: Bankruptcy,  
 120 Corporate Blvd, Norfolk, VA 23502  
 11402996 +E-mail/Text: bkteam@selenefinance.com Sep 12 2019 02:26:52 Selene Finance,  
 Attn: Bankruptcy, Po Box 422039, Houston, TX 77242-4239  
 11402997 +E-mail/Text: cswelch@chartway.com Sep 12 2019 02:27:33 Southwest Community Credit Union,  
 5700 Cleveland St, Virginia Beach, VA 23462-1752  
 11402998 +E-mail/Text: echamberlain@sbsu.com Sep 12 2019 02:27:05 State Bank of Southern Utah,  
 P.O. Box 340, Cedar City, UT 84721-0301  
 11403000 EDI: RMSC.COM Sep 12 2019 05:58:00 Synchrony Bank,  
 Care of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 11403001 E-mail/Text: bankruptcydepartment@tsico.com Sep 12 2019 02:27:45 Transworld Systems,  
 P.O. Box 15520, Wilmington, DE 19850-5520

District/off: 1088-4

User: jtt  
Form ID: 309I

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Total Noticed: 44

Date Rcvd: Sep 11, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11403003	+EDI: UTAHTAXCOMM.COM Sep 12 2019 05:58:00	Utah State Tax Commission,	210 North 1950 West,
	Salt Lake City, UT 84134-9000		
11403004	+EDI: VERIZONCOMB.COM Sep 12 2019 05:58:00	Verizon Wireless,	P O Box 660108,
	Dallas, TX 75266-0108		

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

11403099*	+Synchrony Bank,	Care of PRA Receivables Management, LLC,	PO Box 41021,
	Norfolk, VA 23541-1021		
11402984	##+Guglielmo & Associates,	PO Box 9420,	Salt Lake City, UT 84109-0420

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 13, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2019 at the address(es) listed below:

Brian Scott Welker on behalf of Creditor Dammeron Valley Landowners Association, Inc.  
Scott.Welker@vf-law.com  
Geoffrey L. Chesnut on behalf of Joint Debtor Janell Kaye Feller courtmailrr@expresslaw.com,  
gchesnut@expresslaw.com;chesnutgr54003@notify.bestcase.com  
Geoffrey L. Chesnut on behalf of Debtor Russell Carter Feller courtmailrr@expresslaw.com,  
gchesnut@expresslaw.com;chesnutgr54003@notify.bestcase.com  
Lon Jenkins tr ecfmail@chl3ut.org, lneebling@chl3ut.org  
Quinn A. Sperry on behalf of Creditor Dammeron Valley Landowners Association, Inc.  
Quinn@morrisisperry.com, sydney@morrisisperry.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 6